

Certificate Number: 01267-TXN-DE-004258960Bankruptcy Case Number: 08-20297**CERTIFICATE OF DEBTOR EDUCATION**I certify that on June 19, 2008, at 11:45 o'clock AM CDT,Ralph L Crum completed a course on personal financial
management given by internet and telephone byMoney Management International, Inc.,a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Northern District of Texas.Date: June 19, 2008 By /s/Carlos HernandezName Carlos HernandezTitle Counselor